

Fill in this information to identify the case:

Debtor 1 Kostyantyn Bugarenko

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the: Eastern District of Pennsylvania

Case number 19-11270

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: KeyBank N.A.Court claim no. (if known): n/a

Last 4 digits of any number you use to
identify the debtor's account: 6 9 1 9

Date of payment change:
Must be at least 21 days after date
of this notice 12/17/2022

New total payment: \$ 650.16
Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment**1. Will there be a change in the debtor's escrow account payment?**☒ No

☐ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ _____ New escrow payment: \$ _____

Part 2: Mortgage Payment Adjustment**2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**☐ No

☒ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: PRIME RATE CHANGE

Current interest rate: 6.20% New interest rate: 6.95%

Current principal and interest payment: \$ 581.46 New principal and interest payment: \$ 650.16

Part 3: Other Payment Change**3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____ New mortgage payment: \$ _____

Debtor 1 Kostyantyn Bugarenko Case number (if known) 19-11270
First Name Middle Name Last Name

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

- ☒ I am the creditor.
☐ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/Doreen Arra Date 11/25/2022
Signature

Print: Doreen Arra Title Senior Specialist
First Name Middle Name Last Name

Company KeyBank N.A.

Address 4910 Tiedeman Road
Number Street
Brooklyn OH 44144
City State ZIP Code

Contact phone 866-325-9723 Email bk_specialists@keybank.com

History of Rate Change (KRCH)

██████████6919 RATE CHANGE HISTORY 11/25/22 08:45:26
K BUGARENK 1ST PMT 07/17/17 INV 210/005 TYPE CONV. RES CNS MAN B
CUR PMT 12/17/22 PB 55958.07 IR 06.20000 GRP
PLAN: KEOP CONT TYPE: VAR/OPEN NEXT CONT: 05/19/32 REM TERM 294 STATUS: A

SG: 01 OF 01 DATE RANGE: ____/____/____ TO ____/____/____ LIST:

-----* HISTORY OF RATE CHANGE *-----
BILL DT EFF DT IR IDX CDE IDX VAL SOURCE
03/22/18 03/22/18 4.70000
06/18/18 06/14/18 4.95000
09/27/18 09/27/18 5.20000
12/20/18 12/20/18 5.45000
08/19/19 08/01/19 5.20000
09/19/19 09/19/19 4.95000
10/31/19 10/31/19 4.70000
03/18/20 03/04/20 4.20000
03/18/20 03/16/20 3.99000
06/23/22 06/16/22 4.70000 PRMD 4.75000 CNTRL
08/23/22 07/28/22 5.45000 PRMD 5.50000 INDEX
09/23/22 09/22/22 6.20000 PRMD 6.25000 INDEX

-----PF20: PF KEYS-----

History of Rate Change (KRCH)

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SG: 01 OF 01 DATE RANGE: __/__/__ TO __/__/__ LIST:
-----* HISTORY OF RATE CHANGE *-----
BILL DT EFF DT IR IDX CDE IDX VAL SOURCE
11/23/22 11/03/22 6.95000 PRMD 7.00000 INDEX

-----PF20: PF KEYS-----

UNITED STATES BANKRUPTCY COURT
Eastern District of Pennsylvania (Philadelphia)

In Re: Kostyantyn Bugarenko

Case No. 19-11270

Chapter 13

Debtor(s).

CERTIFICATE OF SERVICE

I hereby certify that on November 25, 2022, I electronically filed a Notice of Mortgage Payment Change with the Clerk of the Bankruptcy Court using the CM/ECF system which sent electronic notification of such filing to the following:

Debtor(s) Attorney
TOVA WEISS

Trustee
SCOTT F. WATERMAN

And, I hereby certify that I have mailed via the United States Postal Service the Notice of Mortgage Payment Change to the following non CM/ECF participants:

Debtor

Kostyantyn Bugarenko
60 Princeton Road
Huntingdon Valley, PA 19006

/s/Doreen Arra
Bankruptcy Specialist
KeyBank N.A.